

CECIL BANCORP, INC.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 3135190	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$509	\$486	-4.4%		
Loans	\$440	\$381	-13.6%		
Construction & development	\$105	\$82	-22.4%		
Closed-end 1-4 family residential	\$110	\$101	-8.4%		
Home equity	\$20	\$16	-18.0%		
Credit card	\$0	\$0			
Other consumer	\$4	\$4	-10.9%		
Commercial & Industrial	\$20	\$14	-30.0%		
Commercial real estate	\$162	\$149	-7.6%		
Unused commitments	\$23	\$11	-51.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$9	115.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	17.0%		
Cash & balances due	\$35	\$52	46.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$468	\$444	-5.1%		
Deposits	\$383	\$359	-6.2%		
Total other borrowings	\$64	\$65	2.1%		
FHLB advances	\$64	\$64	-0.2%		
Equity					
Equity capital at quarter end	\$41	\$42	3.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.1%	7.9%	--		
Tier 1 risk based capital ratio	8.4%	9.9%	--		
Total risk based capital ratio	12.6%	14.5%	--		
Return on equity ¹	-2.2%	-8.1%	--		
Return on assets ¹	-0.2%	-0.7%	--		
Net interest margin ¹	4.1%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	43.9%	27.7%	--		
Loss provision to net charge-offs (qtr)	450.0%	437.8%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	17.8%	30.6%	0.0%	0.2%	--
Closed-end 1-4 family residential	4.0%	6.3%	0.0%	0.3%	--
Home equity	4.1%	12.6%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	1.1%	0.1%	--
Commercial & Industrial	0.5%	0.0%	0.0%	0.0%	--
Commercial real estate	4.4%	10.8%	0.0%	0.0%	--
Total loans	7.4%	14.3%	0.0%	0.1%	--